No amount has been written off as bad and doubtful debt.

As regards Dasturs there name does not figure in the list of top industrial houses.

NHB Assistance to Bihar for Construction and Repair of Houses

758 SHRI RAJNI RANJAN SAHU: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that National Housing Bank, Bombay has provided assistance for construction and repair of houses in Bihar during the last six months;

(b) if so, what is the amount so provided;

(c) whether Bihar Government have utilised it, if so, the details thereof; and

(d) if not, what are the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) to (d) National Housing Bank (NHB) provides refinance to scheduled banks, Housing Finance Institutions (HFIs) and State Level Apex Cooperative housing finance societies in respect of eligible loans, as per the guidelines of NHB, disbursed by them. As at the end of March, 1992, the cumulative disbursement under NHB's refinance scheme to eligible primary lenders together with subscription to special rural housing debentures floated by State Level Land Development, Banks amounted to Rs. 938.73 crores. In addition ad-hoc financial assistance of Rs. 20.74 crores was also provided to three Housing Finance Companies and Agricultural Rural Development Banks. The present reporting system of NHB does not generate State-wise data in this regard.

Institutional Finance to Tobacco Exporters

759. DR. YELAMANCHILI SIVAJI: Will the Minister of FINANCE be pleased to state:

(a) what is the total requirement of institutional finance of tobacco exporters and how much of it has been fulfilled; and

(b) what are the details of the steps being taken to fill up the gap?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) The information as sought is not collected by either the Reserve Bank of India (RBI) or financial institutions. However, RBI have stated that as per the information made available to the Tobacco Board by the Indian Tobacco Association, the export trade is in need of a total of Rs. 235 cr. from the banking sector for the 1992 Andhra Pradesh Tobacco crop season.

(b) The problems of tobacco trade in relation to credit requirements from banks are kept under continuous review by the RBI. Yearly meetings of the Consultative Comimttee on Tobacco Export Finance, constituted by RBI, are also held to discuss these matters. In August, 1991, RBI had convened a meeting of this Committee to specifically discuss additional credit limits needed by the tobacco exporters to meet the increased export target for the year 1992-93. The Banks engaged in financing tobacco trade present in the meeting were advised that genuine credit requirements of the tobacco exporters, including the additional credit limits needed in the context of higher crop size and increased demand in the global market, should be met.

Persuant to issue of communications, by the Chairman of the Tobacco Board to the Chief Executives of Banks, RBI again advised major banks to ensure that genuine credit needs of tobacco exporters are provided.

New Fiscal Policy for Handlooms

760. SHRI PRAGADA KOTAIAH: Will the Minister of FINANCE be pleased to state:

(a) whether any representation has been received by his Ministry to formulate a fiscal policy that will remove the cost handicap of the handlooms *vis-a-vis* powerlooms; and